

OLD SECOND BANCORP, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1206911	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$1,939	\$2,044	5.4%		
Loans	\$1,382	\$1,160	-16.1%		
Construction & development	\$71	\$42	-41.0%		
Closed-end 1-4 family residential	\$234	\$200	-14.8%		
Home equity	\$159	\$139	-12.6%		
Credit card	\$0	\$0			
Other consumer	\$3	\$3	-20.2%		
Commercial & Industrial	\$95	\$90	-5.5%		
Commercial real estate	\$669	\$554	-17.2%		
Unused commitments	\$264	\$254	-3.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$179	\$298	66.5%		
Asset-backed securities	\$28	\$157	453.3%		
Other securities	\$100	\$125	24.6%		
Cash & balances due	\$51	\$129	152.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$76	\$82	8.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$72	\$78	7.4%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,757	\$1,852	5.4%		
Deposits	\$1,741	\$1,721	-1.2%		
Total other borrowings	\$1	\$118	12982.7%		
FHLB advances	\$0	\$100			
Equity					
Equity capital at quarter end	\$182	\$191	4.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	9.7%	--		
Tier 1 risk based capital ratio	11.7%	13.6%	--		
Total risk based capital ratio	13.0%	14.9%	--		
Return on equity ¹	-2.7%	6.7%	--		
Return on assets ¹	-0.3%	0.6%	--		
Net interest margin ¹	3.9%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	40.9%	49.7%	--		
Loss provision to net charge-offs (qtr)	15.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	2.6%	0.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	43.6%	22.1%	4.3%	1.6%	--
Closed-end 1-4 family residential	8.2%	6.9%	1.1%	0.5%	--
Home equity	2.7%	2.6%	0.2%	0.4%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.4%	--
Commercial & Industrial	1.2%	0.8%	0.1%	0.3%	--
Commercial real estate	9.0%	7.5%	0.6%	0.1%	--
Total loans	9.2%	6.7%	0.7%	0.3%	--